prior to shifting data from one of said secured memory means stores to one of said unsecured memory means stores, any remaining data in said unsecured memory means store is automatically returned to the memory means store it originated from.

6. A portable data carrying and transfer device as in claim 2, wherein:

upon a preselected number of entries of incorrect identification numbers by said memory accessing means said processing means disables said device.

7. A portable data carrying and transfer device as in claim 3, wherein:

upon a preselected number of entries of incorrect identification numbers by said memory accessing means said processing means disables said device.

8. A portable data carrying and transfer device as in claim 2, wherein:

upon entering said predetermined identification number correctly said display means displays said number only for a preselected interval of time.

9. A portable data carrying and transfer device as in claim 1, wherein:

said memory means, said processing means and said transfer means are combined in a single integrated circuit.

10. A portable data carrying and transfer device as in claim 1, further comprising:

an operating voltage sensor circuit that allows said device to be operated only when a minimum voltage level is present

and disables said device if a maximum voltage level is exceeded during operation.

11. A portable data carrying and transfer device as in claim 1, wherein:

said housing contains a transverse groove to serve as a retaining element when placed in said external data transfer device.

12. A method of utilizing a pocket-sized electronic data carrying, processing and transfer device in conjunction with an external data transfer device, said pocket-sized data carrier including memory means for storing data having a plurality of memory stores, a manually actuatable memory accessing means and transfer means for enabling bidirectional transfer of data between said data carrier and said external data transfer device, the method comprising the steps of:

entering a predetermined password into said carrier using said accessing means to enable the device;

defining data to be transferred from a single memory means store to said external data transfer device, using said accessing means; and

operatively engaging said pocket-sized device with said external data transfer device.

13. A pocket-size portable data storage and processing device, comprising;

first memory means for storing data representative of a first quantity,

second memory means for storing data,

processing means actuatable for exchanging a portion of said first quantity from said first memory means to said second memory means representative of a second quantity,

transfer means for outputting a portion of said second quantity and maintaining a remainder of said second quantity in said second memory, wherein:

said processing means is actuatable to exchange said remainder from said second memory to said first memory means.

14. The device of claim 13, further comprising:

a third memory means for storing data representative of a third quantity, wherein:

said processing means is further actuatable to exchange a portion of said third quantity from said third memory means to said second memory means, and an origin indication is exchanged with said quantity from said first or third memory means into said second memory means.

15. A portable data carrying and transfer device, as in claim 1, wherein:

said manually actuatable memory accessing means further comprises a plurality of pressable buttons where, upon pressing one of said buttons, one of said functions of said accessing means is carried out.

16. A method of accomplishing electronic financial transactions, comprising the steps of:

providing a portable electronic data device having memory means representative of a plurality of accounts,

storing a monetary value in at least a first one of said accounts,

subtracting a portion of said monetary value,

shifting said portion of said monetary value to a second one of said accounts, combined with a first account identifier,

transferring a portion of the value of said second account, equal to a sales value, and said identifier to an external sales transaction device,

subtracting said sales value from said data device having memory means representative of a second account value, to establish a remainder, and

shifting said remainder to said first account, adding said remainder to said account value to establish a residual first account monetary value.

17. A portable data carrying and transfer device capable of communicating with an external data transfer device, as in claim 1, wherein:

at least one of said memory stores represents an account.

18. A portable data carrying and transfer device capable of communicating with an external data transfer device, as in claim 1, wherein:

all of said memory stores represent accounts.

19. A method of utilizing a pocket-sized electronic data carrying, processing and transfer device in conjunction with an external data transfer apparatus, memory means for storing data in a plurality of separately addressable memory stores, wherein at least one of said stores is password-secured, in that a password must first be entered by said accessing means in order to access such stores, said pocket-sized data carrying device having manually actuatable memory accessing means, data processing means for shifting data from one memory store to another, and transfer means for executing bidirectional transfer of data between said data carrying device and said external data transfer apparatus, the method comprising the steps of:

entering a predetermined password into the device using said accessing means to enable said device;

manually selecting and accessing a password-secured memory store, using said accessing means;

manually defining with said accessing means the data to be shifted from a secured memory store to one of said unsecured memory stores;

engaging said pocket-sized device with a data transfer apparatus, transferring data from said device to said external data transfer apparatus.

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